

**Information to identify the case:**

Debtor 1	<u>Lisa M Clement</u>	Social Security number or ITIN	xxx-xx-9944
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-18426-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa M Clement  
aka Lisa Mollica

6/5/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Lisa M Clement  
DebtorCase No. 15-18426-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 31

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db #+Lisa M Clement, 1970 Sunset Ave, Vineland, NJ 08360-2644  
 cr +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421  
 lm +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 515493811 +Apex Assest Management, 1891 Santa Barbara Dr #204, Lancaster, PA 17601-4106  
 515493812 Arm, P.O. Box 129, Thorofare, NJ 08086-0129  
 515493814 +Cardiovasculat Associates Of Del Val, 120 White Horse Pike Ste 112,  
 Haddon Heights, NJ 08035-1994  
 515493818 Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474  
 515493819 +Integrity Advance,LLC, 300 Creek View Road, Newark, DE 19711-8546  
 515493824 +Jefferson University Hospital, PO Box 8500--3100, Philadelphia, PA 19178-0001  
 515493825 Medical Payment Data, 3901 S Jamaica Ct Ste 200, Aurora, CA 80014  
 515493826 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112,  
 Trenton, NJ 08625-0112  
 515493827 +PNC Bank, 1 Financial Parkway, Klamazoo, MI 49009-8002  
 515719110 +PNC MORTGAGE, A DIVISION OF PNC BANK, N.A., 3232 NEWMARK DRIVE, ATTN: BANKRUPTCY,  
 MIAMISBURG, OH 45342-5421  
 515493828 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Divison Of Taxes, P.O. Box 245,  
 Trenton, NJ 08695)  
 515493829 State Of New Jersey, Division Of Employer Accounts, PO Box 379, Trenton, NJ 08624-0379  
 518538758 +Stater of New Jersey Department of Labor, PO Box 951, Trenton, NJ 08625-0951  
 515493830 +Terminix, 650 Grove Road, Paulsboro, NJ 08066-1850  
 515664959 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: pmarraffa@standingtrustee.com Jun 06 2020 03:08:35 Isabel C. Balboa,  
 Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,  
 Cherry Hill, NJ 08002-2977  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: DRIV.COM Jun 06 2020 06:03:00 Santander Consumer USA Inc.,, P.O. Box 961245,  
 Fort Worth, TX 76161-0244  
 cr EDI: TFSR.COM Jun 06 2020 06:03:00 Toyota Motor Credit Corporation, PO Box 9490,  
 Cedar Rapids, IA 52409-9490  
 515493813 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Jun 06 2020 03:11:26  
 Berks Credit & Collection, 900 Corporate Drive, Reading, PA 19605-3340  
 515493815 EDI: AMINFOFP.COM Jun 06 2020 06:03:00 First Premier, 3820 N. Louise Ave,  
 Sioux Falls, SD 57107-0145  
 515493816 EDI: AMINFOFP.COM Jun 06 2020 06:03:00 First Premier Bank, PO Box 5519,  
 Sioux Falls, SD 57117-5519  
 515493817 +E-mail/Text: bky@martonelaw.com Jun 06 2020 03:06:55 Frank J. Martone, P.C.,  
 1455 Broad Street, Bloomfield, NJ 07003-3068  
 515493823 +EDI: IRS.COM Jun 06 2020 06:08:00 Internal Revenue Service, 1601 Market Street,  
 Philadelphia, PA 19103-2301  
 515713929 +EDI: JEFFERSONCAP.COM Jun 06 2020 06:03:00 Premier Bankcard, Llc,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 515493831 EDI: TFSR.COM Jun 06 2020 06:03:00 Toyota Finance Company, P.O. Box 5855,  
 Carol Stream, IL 60197-5855  
 515513945 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Jun 06 2020 03:12:21  
 U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515493822\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Po Box 724, Springfield, NJ 07081)  
 515493820\* Internal Revenue Service, Special Procedure Branch, PO Box 744,  
 Springfield, NJ 07081-0744  
 515493821\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Christian Del Toro on behalf of Creditor PNC BANK, N.A. cdeltoro@martonelaw.com,  
bky@martonelaw.com  
Denise E. Carlon on behalf of Creditor PNC BANK, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Frank J Martone on behalf of Creditor PNC Bank, National Association bky@martonelaw.com  
Frank J. Martone on behalf of Loss Mitigation PNC Bank, NA bky@martonelaw.com  
Frank J. Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc.,  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Michael E. Blaine on behalf of Creditor Toyota Motor Credit Corporation  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknapp.com  
Seymour Wasserstrum on behalf of Debtor Lisa M Clement mylawyer7@aol.com,  
ecf@seymourlaw.net; r47769@notify.bestcase.com

TOTAL: 12